

UNITED STATES BANKRUPTCY COURT

PROOF OF CLAIM

Name of Debtor: Allegro Law LLC

Case Number: 10-30631

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.

Name of Creditor (the person or other entity to whom the debtor owes money or property): Robert B Brown

Name and address where notices should be sent: 2586 Heathwood Pl SW Marietta, GA 30064

Telephone number: 770-456-5104

Name and address where payment should be sent (if different from above):

"Same as Above"

Telephone number:

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Check this box to indicate that this claim is a previously filed claim.

Court Claim Number: (If known) APR 28 2010

Filed on: U.S. BANKRUPTCY COURT MONTGOMERY, ALABAMA

Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

Check this box if you are the debtor or trustee in this case.

1. Amount of Claim as of Date Case Filed: \$ 4,855.00

If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.

If all or part of your claim is entitled to priority, complete item 5.

Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.

2. Basis for Claim: SERVICE (NOT) PERFORMED FOR MY CREDIT CARD CONSOLIDATION

3. Last four digits of any number by which creditor identifies debtor: (Client ID: 794591)

3a. Debtor may have scheduled account as: (See instruction #3a on reverse side.)

4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.

Nature of property or right of setoff: Real Estate Motor Vehicle Other

Value of Property: \$ Annual Interest Rate %

Amount of arrearage and other charges as of time case filed included in secured claim,

If any: \$ Basis for perfection:

Amount of Secured Claim: \$ Amount Unsecured: \$

6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.

7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain:

Date: 5/3/2010

Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.

Robert B. Brown



FOR COURT USE ONLY

RECEIVED

MAY 05 2010

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 1519

U.S. BANKRUPTCY COURT MONTGOMERY, ALABAMA

Allegro Law, LLC  
223 Wall Street #177  
Huntington, NY 11743  
(800)295-6025

\* Statement Attached  
Payment



10  
Bankrupt  
42

Robert Brown  
2586 Hearthwood Place SW  
Marietta, GA 30064

Statement Date: 3/3/2010

Client ID: 794591

Stopped  
payments  
good for  
6 months

End:  
OCT 16

STATEMENT OF ACCOUNT

Creditor Name	Account Number	Estimated Balance
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Arrow Financial Services	4065-4070	\$10,689.00
--------------------------	-----------	-------------

HSBC Installment	3217-1713-5202-043	\$11,680.22
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Discover	[1986-4512-2383-0879-0329-0]	\$3,291.00
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Keith Nems  
#10-30-630 ALA  
WRITTEN OFF AS LOSS

6 APR 10  
Credex scores  
614  
607  
566

STOP PAYMENT  
IMMEDIATE

Balance: \$25,660.22

Please check the above information. If any of this information is inaccurate, please contact the customer service department at the telephone number listed above. If inaccurate information is not corrected, your creditor benefits will be delayed and your program status will be affected.

2/9

Allegro Law, LLC  
223 Wall Street #177  
Huntington, NY 11743  
(800)295-6025



Robert Brown  
2586 Hearthwood Place SW  
Marietta, GA 30064

DATE  
Client ID

March 3, 2010  
794591

STATEMENT

PAYMENT DATE MONTHLY PAYMENT FEES MONTHLY/SET UP FEES ESCROW ACCOUNT

1/5/2009	\$370.00	\$285.01	\$84.99	
2/5/2009	\$345.00	\$193.98	\$59.99	\$91.03
3/5/2009	\$345.00	\$193.98	\$59.99	\$91.03
4/6/2009	\$345.00	\$193.98	\$59.99	\$91.03
5/5/2009	\$345.00	\$193.98	\$59.99	\$91.03
6/5/2009	\$345.00	\$193.98	\$59.99	\$91.03
7/17/2009	\$345.00	\$193.98	\$59.99	\$91.03
8/5/2009	\$345.00	\$193.98	\$59.99	\$91.03
9/8/2009	\$345.00	\$193.98	\$59.99	\$91.03
10/5/2009	\$345.00	\$193.98	\$59.99	\$91.03
11/6/2006	\$345.00	\$193.98	\$59.99	\$91.03
12/8/2009	\$345.00	\$193.98	\$59.99	\$91.03
1/6/2010	\$345.00	\$193.98	\$59.99	\$91.03
2/8/2010	\$345.00	\$193.98	\$59.99	\$91.03

14 mths

Total \$4,855.00 \$2,806.75 \$864.86 \$1,183.39

Disbursements:

Escrow Balance: \$1,183.39

TIME RECEIVED April 16, 2010 3:55:06 PM EDT	REMOTE CSID 9125104479	DURATION 171	PAGES 6	STATUS Received
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APR-16-2010 14:49 From:Watson Realty St. Ma 9125104479

To:919044461555-110

P.1/6

Page 1 of 6

X2

# Credit Report

From P.M. Jeffries - Finance Office for pre-approval fee house  
16 April 10

This is how I found out nothing had been by Allergo Law to any of my credit card bills

<b>Kroll Factual Data</b>		<b>BUREAU</b>		Residential Merged Credit Report																																																																																																	
KROLL FACTUAL DATA, 6200 HAHNS PEAK DRIVE LOVELAND, CO 80638 800-324-5005																																																																																																					
WATSON MORTGAGE CORP. 8206 ATLANTIC BLVD, STE 1 JACKSONVILLE, FL 32211 (904)643-7111 (904)421-8349		Client Tracking brown r	Requested by jeffries	Report ID B1003BX0032831	Charges 18.38																																																																																																
Identification (as requested) Applicant's last name: Brown		Client Code 1003-FL0010	BK Date requested 04/16/2010 12:32:39	DOB 08/06/1964	Social Security 448-88-2591																																																																																																
Residence Information (as requested) Present: 2886 Moorhwood PL SW Marietta, GA 30064		First name Robert	Middle B	Suffix	Telephone																																																																																																
File Variations																																																																																																					
Equifax	BQ1	448 88 2591	BROWN, ROBERT B	08/06/1964	04/16/10 12:32																																																																																																
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614	Repository Equifax	Brand BEACON 5	Type FICO	2591-2591	BROWN, ROBERT B																																																																																																
	38 - Serious delinquency 13 - Time since delinquency is too recent or unknown 10 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts 18 - Number of accounts with delinquency FACTA: Inquiries impacted this score.																																																																																																				
607	Repository Experian	Brand Fair Isaac V2	Type FICO	2591-2591	BROWN, ROBERT B																																																																																																
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586	Repository TransUnion	Brand Classic 04	Type FICO	2591-2591	BROWN, ROBERT B																																																																																																
	038 - Serious delinquency, and public record or collection filed 010 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts 013 - Time since delinquency is too recent or unknown 020 - Length of time since derogatory public record or collection is too short																																																																																																				
Public Records No Public Records found																																																																																																					
Credit History																																																																																																					
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 All have been paid to firm

10021676	04/10	BQ1 [nd]	---	Auto							
<b>ARROW FINANCIAL SERVICE</b> WASHINGTON40664070	Opened 11/07	Reported 04/10	High balance 10,839	Reviewed ---	30 0	60 0	90+ 0	Postdue 12,131	Payment Collection 02/08	Balance 12,131	
	Last active 01/09	BX1 BU1 BQ1 [nd]	High limit ---	Install (H) Unknown							
	Washington Mutual Bank; Account information disputed by consumer. WASHINGTON MUTUAL BANK. Consumer disputed this account information; Closed 04/10										
<b>BENEFICIAL/HFC</b> 3217170085	Opened 06/05	Reported 04/10	High balance 7,888	Reviewed ---	30 0	60 0	90+ 0	Postdue 11,090	Payment Profit & loss	Balance 11,090	
	Last active 12/08	BX1 BU1 BQ1 [nd]	High limit Unknown	Monthly (O9) Line of credit							
	Account paid through financial counseling plan, Managed by credit counseling service; Closed 04/10										
<b>MIL STAR</b> 6018441400432778	Opened 06/94	Reported 04/10	High balance 5,763	Reviewed 99 mos	30 0	60 0	90+ 0	Postdue -0-	Payment \$153	Balance 5,367	
	Last active 03/10	BX1 BU1 BQ1 [nd]	High limit 5,200	Revolv (R1) Charge							
<b>DISCOVER FIN SVCS LLC</b> 801100891845	Opened 10/05	Reported 04/10	High balance 4,659	Reviewed ---	30 3	60 3	90+ 10	Postdue 1,078	Payment Profit & loss	Balance 3,165	
	Last active 01/09	BX1 BU1 BQ1 [nd]	High limit 4,000	Revolv (H9) Credit card	03/09	04/09	05/09 120 days + 08/09 07/09 06/09				
	Profit and loss writeoff, Closed 04/10										
<b>AMERICREDIT</b> 406680365	Opened 12/99	Reported 10/00	High balance 11,557	Reviewed 10 mos	30 0	60 0	90+ 0	Postdue -0-	Payment Paid	Balance -0-	
	Last active 18/00	BX1 BU1 BQ1 [nd]	High limit ---	Install (H) Auto							
	Account closed 11/00; Closed. Account paid										
<b>BAC HOME LOANS SERVICE</b> 32759763	Opened 07/03	Reported 06/08	High balance 139,000	Reviewed 23 mos	30 0	60 0	90+ 0	Postdue -0-	Payment 360X \$ ---	Balance -0-	
	Last active 06/08	BX1 BU1 BQ1 [nd]	High limit ---	Install (H) Mortgage (CNV)							
	Account closed 01/05; Refinanced; Account closed due to refinance										
<b>BACHOMELNS</b> 900827	Opened 02/02	Reported 07/03	High balance 117,000	Reviewed 14 mos	30 0	60 0	90+ 0	Postdue -0-	Payment 360X \$ ---	Balance -0-	
	Last active 11/02	BX1 BU1 BQ1 [nd]	High limit ---	Install (H) Mortgage (CNV)							
	Account transferred or sold, Account transferred or sold; Transferred to another lender; Closed 11/02										
<b>BACHOMELNS</b> 1616985	Opened 11/98	Reported 07/03	High balance 103,000	Reviewed 55 mos	30 0	60 0	90+ 0	Postdue -0-	Payment 360X \$ ---	Balance -0-	
	Last active 02/02	BX1 BU1 BQ1 [nd]	High limit ---	Install (H) Mortgage (VA)							
	Account closed 01/02; Refinanced; Account closed due to refinance										
<b>CAP ONE</b> 438864207636	Opened 11/01	Reported 12/01	High balance ---	Reviewed 3 mos	30 0	60 0	90+ 0	Postdue -0-	Payment Paid	Balance -0-	
	Last active 12/01	BX1 BU1 BQ1 [nd]	High limit Unknown	Revolv (R1) Credit card							

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# Middle District of Alabama Claims Register

[10-30631 Allegro Law LLC](#)

**Judge:** William R. Sawyer      **Chapter:** 7  
**Office:** Montgomery              **Last Date to file claims:**  
**Trustee:** Daniel G. Hamm      **Last Date to file (Govt):**

<i>Creditor:</i> (2102299) Robert B. Brown 2586 Hearthwood Pl SW Marietta, GA 30064	<b>Claim No: 6</b> <i>Original Filed</i> <i>Date:</i> 05/05/2010 <i>Original Entered</i> <i>Date:</i> 05/05/2010	<i>Status:</i> <i>Filed by:</i> CR <i>Entered by:</i> JI, <i>Modified:</i>
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Unsecured claimed: \$4855.00

**Total      claimed: \$4855.00**

*History:*

[Details](#)    [6-1](#)    05/05/2010 Claim #6 filed by Robert B. Brown, total amount claimed: \$4855 (JI)

*Description:*

*Remarks:*

## Claims Register Summary

**Case Name:** Allegro Law LLC

**Case Number:** 10-30631

**Chapter:** 7

**Date Filed:** 03/12/2010

**Total Number Of Claims:** 1

	<b>Total Amount Claimed</b>	<b>Total Amount Allowed</b>
<b>Unsecured</b>	\$4855.00	
<b>Secured</b>		
<b>Priority</b>		
<b>Unknown</b>		
<b>Administrative</b>		
<b>Total</b>	<b>\$4855.00</b>	<b>\$0.00</b>